

ask



SHIP

**Q: I am just 61, but I will soon have Medicare due to a disability. I'd like to get a Medigap plan. Can I just pick from the same ones that other people with Medicare have?**

**A:** In the past, there were a few insurance companies in Indiana who sold Medigap plans to people under 65 and disabled on Medicare. Medigap plans are Medicare supplement insurance policies that pay the deductibles and co-pays of original Medicare. However, beginning June 1, 2013, there will be NO Medigap plans sold in Indiana for those who are under 65 and disabled with Medicare.

**So, what does that mean for you?**

You could use original Medicare and pay the deductibles and co-pays out of your own pocket or consider a Medicare Advantage Plan instead, unless you have End State Renal Disease (ESRD).

You are eligible to sign up for a Medicare Advantage Plan during the 7-month period that

starts 3 months before your 25th month of getting Social Security or RRB disability benefits and ends 3 months after your 25th month of getting disability benefits.

If you feel you might have trouble affording your medical bills once you have Medicare, you might look in to the Medicare Savings Program which pays for your Part B premium and Extra Help to pay for your Part D drug costs.

If you are an individual with a monthly income of less than \$1,313 and resources less than \$7,080, you may qualify. If you are married, living with a spouse and have a monthly income of less than \$1,765 and resources less than \$10,620, you may qualify.

You automatically qualify for Extra Help if you have Medicare and meet one of these conditions:

- You have full Medicaid coverage
- You get help from your state Medicaid program paying your Part B premiums (Medicare Savings Program)

- You get Supplemental Security Income (SSI) benefits

To apply for Extra Help, you can apply online at [www.ssa.gov](http://www.ssa.gov). To apply for the Medicare Savings Program, you can apply online at [www.in.gov/fssa](http://www.in.gov/fssa).

One other resource that may be available to you is ICHIA – Indiana Comprehensive Health Insurance Association.

To qualify:

- You must be an Indiana resident.
- You must not be eligible for Medicaid, unless you are federally eligible.

If you have Medicare, you may still be eligible and your benefits will be coordinated with ICHIA Benefits. ICHIA is the State's high risk pool and includes a premium. For more information about ICHIA, go to [www.onlinehealthplan.com](http://www.onlinehealthplan.com)

If you have questions about help paying for Medicare, or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit [www.medicare.in.gov](http://www.medicare.in.gov).

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit [www.Medicare.IN.gov](http://www.Medicare.IN.gov) to find your local site.